



Andy Saviolakis...

Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

Call me right now at 508-828-2625 and ask for my Free, helpful guide for saving money when buying titled, “49 Essential Tips Every Home Buyer Should Know” ...

January 2012

Inside This Issue...

Five Tips To Spend Less and Increase Your Wealth This Year...Page 1

What Smells Make My Home Appealing To Buyers?...Page 2



Quotes To Live By...

Searching is half the fun: Life is much more manageable when it is thought of as a scavenger hunt as opposed to a surprise party.

—Jimmy Buffett

Life is about not knowing, having to change, taking the moment and making the best of it, without knowing what is going to happen next. Delicious ambiguity.

—Gilda Radner

The #1 Money Secret of The Rich

Ever wonder how the rich get richer? It's simple. They spend less than they earn, and invest the difference. If you're not born into money, here are five tips for spending less so you can invest more and build wealth this year.

- 1. Track Your Spending.** It's hard to tell where you're spending too much if you don't write anything down. But who wants to save receipts, log a checkbook register, or use a spreadsheet? New online tools help you automatically track all your financial information in one place, for free. At www.mint.com you can set up a free account to see exactly where your money is going.
- 2. Use a Budget.** This financial practice of the rich has enormous power. You may prefer to call it a “spending plan” but the idea here is to know how much you can spend on different categories so you don't overextend yourself. Include savings as a category and “pay yourself first” each month by putting money aside into a designated savings account.
- 3. Reign in Expensive Habits.** Smoking and eating out are expensive. Statistics show that the pack-a-day smoker spends nearly \$260,000 over a lifetime – and that does not include increased insurance costs and other factors. Or, you may enjoy eating at nice restaurants each week, which is another budget killer. What habits can you reduce to save money?
- 4. Pay Down Debt.** As you free up more of your income it can be smart to pay down high-interest debt. For example, taking extra money to pay down a loan with 10% interest can be better than putting money in a savings account at 3% interest.
- 5. Pay In Cash.** Credit card companies know you spend more when there's not an immediate withdrawal from your bank account. Try to pay for everything in cash (or debit card). If you want a new computer, to take a vacation, or even a car, try to save up and pay for it in cash instead of getting a loan. Remember, the key here is it to not take on more debt.

The secret to building wealth is to reduce your spending and debt so more of your income can work for you. Follow these tips to free up more money for savings and investments. And may you have a prosperous New Year!

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the “*Homeseller's Guide To Money-Making Fix-Ups*,” and it's great even if you're not planning on selling soon. You can get a free copy by calling me at...508-828-2625

Get Free money-saving home tips at my web site: www.AndySav.com

Real Estate Corner...

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Circadian (sur-KAY-dee-an) adjective

Meaning: Recurring naturally on a 24 hour cycle, even in the absence of light fluctuations.

Sample Sentence: It is much easier for you to get a good night's sleep if you follow your own natural circadian rhythm.

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

THANK YOU for reading my Service For Life.[®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

Andy Saviolakis
RE/MAX Welcome Home
508-828-2625
Andy@AndySav.com
www.AndySav.com

Q. What natural scents can make my home appealing to buyers?

A. This is a common question asked of real estate agents and it is a little surprising how easily mistakes can be made that turn buyers off.

Generally, fragrant candles and aerosol room fresheners are too strong to be used just before your guests arrive. Few things can make a buyer suspicious than an overly strong smell. They may think you have something to hide if a pleasant odor is overwhelming. If you want to freshen up the smell of your home with these products, use them at least 4 hours ahead of time.

Most people will feel comfortable in a home that smells clean and welcoming with the scent of **coffee, tea or cookies**. If you are not preparing these foods, you can simulate the smell with a few drops of **cinnamon oil** with water in a pie plate placed in a warm but not hot oven. Also, herbs like **rosemary, lavender** and **mint** offer a really pleasant natural fragrance whether you place them in vases or simmer them in a saucepan.

If you're thinking of selling soon, ask about my Free Consumer Report "**44 Moneymaking Tips To Sell Your Home Fast**," which includes an easy checklist of inexpensive ways to make buyers instantly attracted to your home.

If you have any questions, or need capable and trustworthy representation, please call me at 508-828-2625

FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. See my "**Insider's Free Resources Page**" in this newsletter, or call me at 508-828-2625

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Karsner & Meehan, P.C. *Attorneys at Law*

Robert Shea is a local attorney who specializes in personal injury, criminal defense & social security disability. Robert prides himself on providing aggressive representation for his clients while being able to relate to them on a personal basis. Robert is always accessible via telephone, e-mail, etc. and is happy to meet with anyone for a free consultation.

If you or anyone you know requires legal expertise in any of these areas, please contact Robert Shea directly at 508-822-6600 or rsc@karsnermeehan.com.